

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Chapter 13**
CARLOS A. ORTIZ, :
Debtor : **Bky. No. 15-18325 ELF**

ORDER

AND NOW, upon consideration of the Debtor's Motion to Approve Mortgage Loan Modification ("the Motion") between the Debtor and U.S. Bank National Association as Trustee for the Pennsylvania Housing Finance Agency ("the Lender") (Doc. #47), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** and **DETERMINED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and consummation of the transaction **SHALL NOT CONSTITUTE** a violation of the automatic stay, 11 U.S.C. §362(a).
3. If the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, **THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender's claim for pre-petition arrears under the confirmed chapter 13 plan.
4. In all other respects, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS ON ACCOUNT OF THE OTHER ALLOWED CLAIMS** as provided in the plan.

Date: March 29, 2017



**ERIC L. FRANK
CHIEF U.S. BANKRUPTCY JUDGE**